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**Health Care & Wellness Committee**

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**SSB 5725**

**Brief Description:** Concerning health benefit plan coverage for organ transplants.

**Sponsors:** Senate Committee on Health & Long-Term Care (originally sponsored by Senator Keiser).

**Brief Summary of Substitute Bill**

- After January 1, 2010, all health benefit plans that provide coverage for organ transplants are not allowed to include a separate lifetime limit on transplants that is any less than \$350,000.

**Hearing Date:** 3/24/09

**Staff:** Dave Knutson (786-7146)

**Background:**

Comprehensive health insurance plans provide coverage for organ and tissue transplants. Transplants include single organ transplants such as heart, intestine, kidney, liver, lung, pancreas, multiple organ transplants, and tissue transplants such as bone marrow and cornea transplants. Many health benefit plans have lifetime maximum benefits that will be paid and many also have internal benefit maximums applied to specific benefits, such as a lifetime maximum on organ and tissue transplants of \$250,000. An April 2008 Milliman Research Report on U.S. Organ and Tissue Transplant Cost Estimates displays the average estimated billed charges for various transplants: a cornea transplant is estimated at \$20,700; a heart transplant is estimated at \$787,000; and a heart-lung transplant is estimated at \$1,123,800.

**Summary of Bill:**

After January 1, 2010, all health benefit plans that provide coverage for organ transplants are not allowed to include a separate lifetime limit on transplants that is any less than \$350,000.

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*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.*

**Appropriation:** None.

**Fiscal Note:** Available.

**Effective Date:** The bill takes effect 90 days after adjournment of the session in which the bill is passed.